

**PRODUCT DISCLOSURE SHEET**

Read this Product Disclosure Sheet before you decide to take up the Quick Cash One-Time Fee.

Be sure to also read the general terms and conditions.



**Quick Cash One-Time Fee**

Date:

**1. What is this product about?**

The Quick Cash One-Time Fee (“**QC OTF**”) programme is open to all existing principal cardholders of Hong Leong Bank (“**HLB**”) Credit Cards that allows you to draw a sum from your HLB Credit Cards and to be credited to your personal current or savings account (“**CASA**”).

**2. What do I get from this product?**

You can enjoy the benefit of cash to be credited to your CASA upon approval and flexibility to pay via monthly instalments with only one-time upfront fee.

The QC OTF plans available are as follows:

**(i) For all Sales Channels**

Plan	QC OTF Tenure	Minimum QC OTF Amount	QC OTF Rate	QC OTF Interest Rate
A	6 months	RM500	3.99%	0% p.a.
B	12 months	RM500	5.99%	
C	24 months	RM1,000	8.99%	

**(ii) Application through HLB Connect Online Banking and HLB Connect App (Connect Exclusive)**

Plan	QC OTF Tenure	Minimum QC OTF Amount	QC OTF Rate	QC OTF Interest Rate
A	6 months	RM500	3.18%	0% p.a.
B	12 months	RM500	4.78%	
C	24 months	RM1,000	7.38%	

**Notes:**

- (a) The maximum amount per application is up to 90% of your existing available credit limit under your HLB Credit Cards, subject to HLB’s approval.
- (b) No rewards points and/or cash rebates will be awarded for the QC OTF programme.

**3. What are my obligations?**

You are required to pay the full QC OTF monthly instalment amount in addition to the minimum payment of 5% of the outstanding balance in the Credit Card account or Ringgit Malaysia Fifty (RM50), whichever is higher, by the payment due date. The total outstanding balance of the QC OTF approved amount must be fully settled before the expiry of the QC OTF tenure.

**4. What are the fees and charges I have to pay?**

For the full list of fees and charges, please visit our website [www.hlb.com.my/cc1](http://www.hlb.com.my/cc1) or scan here

**5. What if I fail to fulfil my obligations?**

The QC OTF interest rate will be retracted if you fail to make payment and your Credit Card account is in default for ninety (90) days and above. An interest of 18% p.a. will be charged on the remaining QC OTF outstanding balance on a daily basis until full repayment. Except if the QC OTF is applied under Hong Leong Platinum Business Card, the QC OTF outstanding balance will be treated as if the amount was charged from a retail transaction where the prevailing finance charges based on Tiered Pricing Structure shall be levied.

**Right to set-off:** HLB may at its own discretion by giving seven (7) calendar days’ notice, set-off any credit balance in your accounts maintained with HLB against any outstanding balance from the approved QC OTF amount.

## 6. What if I fully settle the balance before its maturity?

At least one (1) month's notice shall be given to HLB should you wish to early settle the remaining QC OTF outstanding balance without incurring any fees.

## 7. What are the major risks?

- (a) You are required to pay the full QC OTF monthly instalment in addition to the 5% monthly minimum payment due on the outstanding balance in the credit card account by the payment due date. Think about your repayment capacity before applying for the QC OTF programme.
- (b) After the expiry of the QC OTF tenure, an interest of 18% p.a. will be charged on the remaining QC OTF outstanding balance on a daily basis until full repayment.
- (c) In the event your Credit Card account is cancelled or terminated before the expiry of the QC OTF tenure, or breach any of the QC OTF terms and conditions as well as the prevailing terms and conditions of the HLB's Cardholder Agreement, you shall forthwith settle the remaining QC OTF outstanding balance. Otherwise, the outstanding balance will be charged with interest of 18% p.a. a daily basis until full repayment.

## 8. What do I need to do if there are changes to my contact details?

HLB must be informed of any changes to your contact details such as email address, mailing address and telephone numbers as soon as possible to ensure all correspondences reach you on a timely manner. You may call HLB Contact Centre at 03-7626 8899 to make the changes. For HLB Online customers, please log on to HLB Connect Online Banking and select "Setting" followed by "Update Contact Info".

## 9. Where can I get further information?

- (a) For the latest information contained in this Product Disclosure Sheet and full terms & conditions of our products, please visit [www.hlb.com.my](http://www.hlb.com.my) ("**HLB's Website**"). In the event of any discrepancies, the latest information and terms & conditions on HLB's Website shall prevail.
- (b) If you have difficulties in making repayments:
  - (i) Contact us earliest possible to discuss repayment alternatives. You may contact HLB **Consumer Collections Department** at Hong Leong Bank Berhad, Level 2, Tower A, PJ City Development, 15A, Jalan 219, Section 51A, Petaling Jaya, 46100 Selangor. Tel: 03-7959 1888 Fax: 03-7873 555. Email: [HLBB-CreditControl\\*TL@hlbb.hongleong.com.my](mailto:HLBB-CreditControl*TL@hlbb.hongleong.com.my); or
  - (ii) Seek the services of **Agensi Kaunseling dan Pengurusan Kredit (AKPK)**, an agency established by Bank Negara Malaysia to provide free services on money management, credit counselling, financial education and debt restructuring for individuals. You can contact AKPK at Level 5 and 6, Menara Bumiputera Commerce, Jalan Raja Laut, 50350 Kuala Lumpur. Tel: 03-2616 7766. Email: [enquiry@akpk.org.my](mailto:enquiry@akpk.org.my); or
  - (iii) Find out more about **POWER!** (Pengurusan Wang Ringgit Anda) Programme, offered by AKPK, promotes prudent money management and financial discipline to individual borrowers. To register and for further information, kindly call 03-2616 7766 or visit the website at [www.akpk.org.my](http://www.akpk.org.my).
- (c) To make a complain on products or services offered, you may contact HLB **Customer Advocacy** at Level 13A, Menara Hong Leong, No 6, Jalan Damanlela, Bukit Damansara, 50490 Kuala Lumpur. Phone: 03-7626 8801/ 03-7626 8802/ 03-7626 8812. Email: [customerservice@hlbb.hongleong.com.my](mailto:customerservice@hlbb.hongleong.com.my).
- (d) If your query or complaint is not satisfactorily resolved by us, you may contact **Bank Negara Malaysia LINK** or **TELELINK** at Block D, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur. Tel: 1-300-88-5465 Fax: 03-2174 1515. Email: [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my).

## 10. Other credit card products available

### More exciting privileges that come with our Credit Cards:

- (i) Touch'n Go Zing Card is the companion card that is linked to your HLB Credit Cards. It auto-reloads Ringgit Malaysia One Hundred (RM100) every time the balance in the Touch'n Go Zing Card reaches below Ringgit Malaysia Fifty (RM50).
- (ii) Auto Balance Conversion (ABC)
- (iii) Quick Cash Monthly Instalment
- (iv) Balance Transfer (BT)
- (v) Balance Transfer One-Time Fee
- (vi) Relief Conversion Plan (RCP)
- (vii) Extended Payment Plan (EPP)
- (viii) Flexi Payment Plan (FPP)

**IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR QUICK CASH ONE-TIME FEE BALANCE.**

The information provided in this sheet is valid as 27 August 2021.

**HELAIAN PENDEDAHAN PRODUK**

Sila Baca Helaian Pendedahan Produk ini sebelum anda memilih and melangani Quick Cash Fi Sekali.

Pastikan anda juga membaca terma dan syarat am.



**Quick Cash Fi Sekali**

Tarikh:

**1. Apakah Produk ini?**

Program Quick Cash Fi Sekali (Quick Cash One-Time Fee) ("QC OTF") terbuka untuk semua pemegang kad utama Kredit Kad Hong Leong Bank ("HLB") sedia ada. QC OTF membenarkan anda mengeluarkan sejumlah wang dari Kad Kredit HLB dan dikreditkan ke akaun semasa atau simpanan peribadi anda ("CASA").

**2. Apakah saya peroleh daripada produk ini?**

Setelah permohonan diluluskan, anda boleh menikmati manfaat wang tunai yang akan dikreditkan ke CASA anda dan fleksibiliti pembayaran secara ansuran bulanan dengan fi pendahuluan bayaran sekali sahaja.

Pelan QC OTF yang ditawarkan adalah seperti berikut:

**(i) Untuk semua Saluran Jualan**

Pelan	Tempoh QC OTF	Amaun Minimum QC OTF	Kadar QC OTF	Kadar Faedah QC OTF
A	6 bulan	RM500	3.99%	0% setahun
B	12 bulan	RM500	5.99%	
C	24 bulan	RM1,000	8.99%	

**(ii) Permohonan melalui HLB Connect Online Banking dan Aplikasi HLB Connect (Eksklusif Connect)**

Pelan	Tempoh QC OTF	Amaun Minimum QC OTF	Kadar QC OTF	Kadar Faedah QC OTF
A	6 bulan	RM500	3.18%	0% bulan
B	12 bulan	RM500	4.78%	
C	24 bulan	RM1,000	7.38%	

**Catatan:**

- (a) Amaun maximum bagi setiap permohonan adalah sehingga 90% daripada had kredit sedia ada pada Kad Kredit HLB anda, tertakluk kepada kelulusan HLB.  
 (b) Mata ganjaran atau rebat tunai tidak akan diberikan untuk program QC OTF.

**3. Apakah obligasi saya?**

Anda dikehendaki membayar sepenuhnya ansuran bulanan QC OTF bersama dengan 5% daripada baki tertunggak dalam akaun Kad Kredit atau Ringgit Malaysia Lima Puluh (RM50), mana yang lebih tinggi, mengikut tarikh pembayaran. Jumlah baki tertunggak daripada amaun QC OTF yang diluluskan mesti dijelaskan sepenuhnya sebelum tamat tempoh pembayaran QC OTF.

**4. Berapa fi dan caj yang perlu saya bayar?**

Untuk senarai penuh fi dan caj yang lengkap, sila layari laman web kami <http://www.hlb.com.my/cc2> atau imbas di sini:

**5. Apakah akan terjadi jika saya gagal memenuhi tanggungjawab saya?**

Kadar faedah QC OTF akan ditarik balik sekiranya anda gagal membuat pembayaran dan akaun Kad Kredit anda ingkar selama sembilan puluh (90) hari ke atas. Kadar faedah 18% setahun akan dikenakan ke atas baki tertunggak daripada amaun QC OTF dikira atas dasar harian sehingga pembayaran penuh. Kecuali jika QC OTF dimohon melalui Kad Hong Leong Platinum Business, baki tertunggak akan diperlakukan sebagai amaun daripada transaksi runcit di mana caj kewangan yang dikenakan adalah berdasarkan Struktur Harga Mengikut Kumpulan.

**Hak tolak selesai:** Bank boleh mengikut budi bicaranya dengan memberi notis tujuh (7) hari kalendar, membuat toakan baki kredit dalam akaun-akaun anda yang diselenggarakan dengan HLB untuk melunaskan baki tertunggak daripada amaun QC OTF yang diluluskan.

## 6. Bagaimana jika saya menyelesaikan baki sepenuhnya sebelum tempoh matang?

Anda dikehendaki memberi notis awal sekurang-kurangnya satu (1) bulan jika anda ingin menyelesaikan sepenuhnya baki tunggakan daripada amaun QC OTF sebelum tamat tempoh pembayaran QC OTF tanpa sebarang fi penyelesaian awal.

## 7. Apakah risiko-risiko utama?

- Anda dikehendaki membayar sepenuhnya ansuran bulanan QC OTF bersama dengan 5% daripada baki tertunggak dalam akaun Kad Kredit atau Ringgit Malaysia Lima Puluh (RM50), mana yang lebih tinggi, mengikut tarikh akhir pembayaran. Fikirkan kemampuan pembayaran balik anda sebelum memohon program QC OTF.
- Setelah tamat tempoh pembayaran QC OTF, faedah 18% setahun akan dikenakan ke atas baki tertunggak daripada amaun QC OTF dikira atas dasar harian sehingga pembayaran penuh.
- Sekiranya akaun Kad Kredit anda dibatalkan atau ditamatkan sebelum tamat tempoh pembayaran QC OTF, atau melanggar mana-mana terma dan syarat QC OTF serta terma dan syarat dalam Perjanjian Pemegang Kad HLB, anda perlu menyelesaikan dengan segera semua baki tertunggak daripada amaun QC OTF termasuk fi dan faedah. Jika tidak, baki tertunggak akan dikenakan faedah 18% setahun dikira atas dasar harian sehingga pembayaran penuh.

## 8. Apa yang perlu saya lakukan jika butiran hubungan saya berubah?

HLB mestilah diberitahu tentang sebarang perubahan butiran hubungan anda seperti alamat e-mel, alamat surat-menyerut dan nombor telefon secepat mungkin demi memastikan segala surat-menyerut sampai kepada anda tepat pada masanya. Untuk membuat perubahan, anda boleh menghubungi Talian Pelanggan HLB di 03-7626 8899. Bagi pelanggan HLB Online, sila layari HLB Connect Online Banking dan pilih "Setting" diikuti dengan "Update Contact Info" (Kemas Kini Info Hubungan).

## 9. Bagaimanakah cara saya mendapatkan maklumat lebih lanjut?

- Untuk mendapat maklumat terbaharu seperti dalam Helaiian Pendedahan Produk ini serta terma dan syarat produk kami yang lengkap, sila layari [www.hlb.com.my](http://www.hlb.com.my) ("**Laman Web HLB**"). Sekiranya ditemui apa-apa percanggahan, maka maklumat terbaharu serta terma dan syarat dalam Laman Web HLB akan diutamakan.
- Jika anda mengalami kerumitan membayar balik:
  - Hubungi kami secepat mungkin untuk membincangkan alternatif pembayaran balik. Anda boleh menghubungi **Consumer Collections Department HLB** di Hong Leong Bank Berhad, Level 2, Tower A, PJ City Development, 15A, Jalan 219, Section 51A, Petaling Jaya, 46100 Selangor. Tel: 03-7959 1888 Faks: 03-7873 555. E-mel: [HLBB-CreditControl\\*TL@hlbb.hongleong.com.my](mailto:HLBB-CreditControl*TL@hlbb.hongleong.com.my); atau
  - Dapatkan perkhidmatan dari **Agensi Kaunseling dan Pengurusan Kredit (AKPK)**, sebuah agensi yang ditubuhkan oleh Bank Negara Malaysia untuk menyediakan perkhidmatan percuma mengenai pengurusan wang, kaunseling kredit, pendidikan kewangan dan penstrukturan semula hutang bagi individu. Anda boleh menghubungi AKPK di Level 5 dan 6, Menara Bumiputera Commerce, Jalan Raja Laut, 50350 Kuala Lumpur. Tel: 03-2616 7766. E-mel: [enquiry@akpk.org.my](mailto:enquiry@akpk.org.my); atau
  - Ketahui lebih lanjut mengenai Program **POWER!** (Pengurusan Wang Ringgit Anda) ditawarkan oleh AKPK yang menganjurkan pengurusan wang berhemah dan disiplin kewangan kepada peminjam individu. Untuk mendaftar dan maklumat lebih lanjut, sila hubungi 03-2616 7766 atau layari web [www.akpk.org.my](http://www.akpk.org.my).
- Untuk membuat aduan mengenai produk atau perkhidmatan yang ditawarkan, anda boleh menghubungi **Customer Advocacy HLB** di Tingkat 13A, Menara Hong Leong, No 6, Jalan Damanlela, Bukit Damansara, 50490 Kuala Lumpur. Telefon: 03-7626 8801 / 03-7626 8802 / 03-7626 8812. E-mel: [customerservice@hlbb.hongleong.com.my](mailto:customerservice@hlbb.hongleong.com.my).
- Sekiranya pertanyaan atau aduan anda tidak diselesaikan dengan baik oleh pihak kami, anda boleh hubungi **Bank Negara Malaysia LINK** atau TELELINK di Blok D, Bank Negara Malaysia, Jalan Dato 'Onn, 50480 Kuala Lumpur. Tel: 1-300-88-5465 Faks: 03-2174 1515. E-mel: [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my).

## 10. Produk-produk Kad kredit yang lain

### Lebih banyak keistimewaan yang ditampilkan bersama Kad Kredit kami:

- Touch'n Go Zing Card adalah kad sampingan yang dihubungkan dengan Kad Kredit HLB anda. Nilai sebanyak Ringgit Malaysia Seratus (RM100) akan ditambah secara automatik setiap kali baki dalam Touch'n Go Zing Card mencecah Ringgit Malaysia Lima Puluh (RM50) ke bawah.
- Auto Balance Conversion (ABC)
- Quick Cash Faedah Bulanan
- Pindahan Baki
- Pindahan Baki Fi Sekali
- Relief Conversion Plan (RCP)
- Extended Payment Plan (EPP)
- Pelan Pembayaran Flexi (FPP)

**CATATAN PENTING: TINDAKAN UNDANG-UNDANG MUNGKIN DIAMBIL TERHADAP ANDA JIKA ANDA TIDAK MENERUSKAN BAYARAN BALIK BAKI QUICK CASH FI SEKALI.**

Maklumat dalam helaiian ini adalah sahih setakat 27 Ogos 2021